

# COMPREHENSIVE PLAN STUDY

## INITIAL HOUSING ELEMENT



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A B S T R A C T

Title: COMPREHENSIVE PLAN STUDY - INITIAL HOUSING ELEMENT, PEABODY, MASSACHUSETTS

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Abstract:

This report is an Initial Housing Element for Peabody, Massachusetts. It was added to the Comprehensive Plan Study as Section E of Part I late in the progress of the Study so has been printed as a separate document. The report discusses problems, obstacles and objectives pertaining to housing and housing-related subjects in the City. Planning activities and implementation actions undertaken during the past year and planned for the next three years are discussed. A summary listing of Federal and state assisted housing programs has been included. Appendices contain a review of the survey and methodology, memorandums and a brief bibliography.



C O M P R E N S I V E  
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I N I T I A L   H O U S I N G  
E L E M E N T  
P E A B O D Y , M A S S A C H U S E T T S

FEBRUARY 1970

This report was prepared for the Peabody Planning Board and the Massachusetts Department of Community Affairs and was financially aided through a Federal grant from the Urban Renewal Administration of the Department of Housing and Urban Development, under the Urban Planning Assistance Program authorized by Section 701 of the Housing Act of 1954, as amended.

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February, 1970

Massachusetts Department of Community Affairs  
and the  
Peabody Planning Board

Gentlemen:

This Initial Housing Element for the City of Peabody is submitted in accordance with the terms of an amendment to the "701" Federal Planning Assistance Contract for a city-wide Comprehensive Planning Study.

The Initial Housing Element is coordinated with that Comprehensive Plan Study in order to attain maximum utility and to meet recent "701" requirements for planning studies in which an Initial Housing Element is now an integral part. Although printed separately, this report is titled as Section E of Part I, Inventory Survey of the Comprehensive Plan Study.

Provision of adequate housing for all Peabody's citizens is among the goals of the Comprehensive Plan Study. Therefore, the Initial Housing Element is intended as a guide for direct action to relieve the shortage of housing for low and moderate income families and the elderly. Adoption of specific steps will now be necessary in order to implement the construction and rehabilitation activities which will create the low cost housing which neither public nor private agencies have so far provided. Positive local leadership must be exerted to plan and implement a housing program to meet the needs outlined herein. Although the 1970 U. S. Census will assemble new housing data for the City, the urgency of immediate action cannot be overemphasized.

The cooperation and interest of various city officials, private citizens and groups is gratefully acknowledged with particular thanks to those persons who attended the housing workshop conference held at Peabody High School on October 8, 1969. It is hoped that the continuing interest and effort of the Peabody Planning Board and the Planning Director will enable the Initial Housing Element to serve the needs of Peabody's citizens effectively.

Very truly yours,

*Charles E. Downe*

Charles E. Downe

CED:RR



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## E. Initial Housing Element

### 1. Introduction

The 1968 Housing Act requires an Initial Housing Element to study the housing and housing-related problems of a community as part of all 701 Comprehensive Planning Programs. This report attempts to identify and indicate solutions to the housing problems in Peabody with particular attention given to the housing of low income, moderate income and minority groups. Housing-related factors such as the physical environment, public and private social services and governmental planning and responses to community and regional needs are also examined and evaluated. The components of this study are outlined by Federal requirements and include statements of problems, obstacles, objectives, planning activities and implementation actions.

Numerous reports, studies and programs were analyzed during the preparation of this housing element. Extensive use has been made of completed portions of the Peabody Comprehensive Plan, the 1960 U. S. Census of Population and Housing, current economic data and local sources of housing information. A brief bibliography of other pertinent material is included as Appendix C.

The Survey and Methodology has been included as Appendix A to indicate the means by which the various elements of the Federal outline have been complied with.

### 2. Statement of Problems

#### a. Introduction

As one of a series of initial steps in determining the housing problems in Peabody, a comprehensive list of problem statements was prepared from various Peabody sources and forwarded to 16 civic agencies and citizens' groups with a request to indicate by priority the relative importance of each statement.

A total of ten replies was received from nine groups. Their responses have been tallied on pages having the same format as the original questionnaire. The number in each space indicates the number of answers received. The original instructions have been reproduced in Appendix B. The answers have been used with the statistical material which appears in

Appendix A, current surveys and interviews with various individuals having a knowledge of housing in Peabody. The housing and housing-related problem responses combined with the results of a statistical analysis of community data appear below. Similarly, responses to the obstacles and objectives are presented in following sections.

Housing	Priority			Not a Problem
	High	Medium	Low	
extensive areas of substandard and deteriorating housing	...3	....3	....1	....1...
excessive dwelling unit densities	...2	....5		....2...
improper conversion of residences to higher densities		....2	....4	....1...
extensive areas with small residential lots and narrow frontage	...3	....1	....2	....2...
overcrowding of buildings on the land	...2	....2	....3	....1...
deficient accessory buildings(garages, sheds, etc.)		....1	....6	....1...
incompatible land use relationships	...4	....4		
inadequate enforcement of local codes	...6	....1	....1	....1...
deteriorating condition of public housing facilities		....5	....1	....2...
extensive public housing waiting lists	...5	....3		
insufficient housing for the elderly	...5	....1	....2	
insufficient housing for low and moderate income families	...8	....1	....1	
inadequate housing for large families	...4	....2	....2	
lack of effective citizen participation in program development	...6	....1	....2	
inadequate use(and funding) of existing public programs	...5	....2		
inadequate technical assistance of public programs	...2	....2	....1	
lack of comprehensive private programs	...6	....2		
limited role of State government in public housing	...3	....3	....2	
lack of housing information on network	...5	....3		

Housing-Related

	Priority			Not a Problem
	High	Medium	Low	
deficient street layout	...5	.....	3	.....
inadequate sidewalks, lighting or other provisions for pedestrian safety	...3	.....3	2	.....2
inadequate sewers and storm drains	...9	.....1	.....	.....
inadequate playground facilities	...6	.....2	1	.....
lack of historic preservation and conservation	...6	.....2	1	.....
air pollution or noise pollution creating an unpleasant environment	...1	.....1	3	.....2
large urban areas without nearby commercial facilities	...2	.....2	2	.....2
inadequate public transportation	...6	.....1	2	.....1
inadequate relocation activities for persons displaced by urban renewal and highway construction	...3	.....4	.....	2
inadequate response to welfare and health complaints	...1	.....2	2	.....3
zoning conflicts with neighboring communities at city limits	.....	.....2	.....	4
inadequate working conditions, wage incentives, and motivation stimulants for low income workers	...2	.....3	.....	3
lack of day care centers for the children of working mothers	...5	.....2	1	.....1
inadequate programs for social betterment supplementary to housing programs	...2	.....4	2	.....
inadequate governmental coordination on housing and social matters	.. 5	.....2	1	.....
lack of central agency providing social and housing information	...4	.....3	1	.....

b. Housing Problems

High Priority

- o There is insufficient housing for low and moderate income families. (In 1968, fourteen percent of all households had less than \$5000 yearly income and twenty-eight percent had between \$5000 and \$8000 annual income. Average rents have risen one and one-half times as fast as median income since 1960, with more rapid increases in the lower rental ranges.)
- o There is a need for adequate enforcement of local codes. (Past inadequate enforcement permitted some housing to become substandard. In 1968, a City-wide external inspection of housing identified approximately 1,050 deteriorating and 110 dilapidated dwelling units out of a total of 12,910 dwelling units, or nine percent of the City's housing supply. A Code Enforcement Program is being undertaken by the Health Department.)
- o There is a lack of effective and unified local leadership in the housing field. (Despite efforts of various groups individually and the Planning Director, only the Episcopal Diocese of Massachusetts has constructed non-profit housing other than the public housing of the Peabody Housing Authority.)
- o There is a lack of an effective communication network among the various public and private agencies concerned with housing. (The Code Enforcement Program begun in 1968 has led to better cooperation among city agencies. However, private agencies still lack effective coordination and the combined interests and energies of both sectors need a singleness of direction.)
- o There is a lack of effective citizen participation in helping to shape housing policies and programs.

Medium Priority

- o Increased dwelling unit densities in areas originally containing single-family homes have caused some concern. (Increasing amounts of unsound housing and renter-occupied dwelling units are located in Census Tracts 13 and 14.)

- Incompatible land use relationships have caused deterioration in the environmental quality of older residential neighborhoods.
- Persons returning the questionnaire expressed concern over the maintenance of public housing facilities.

c. Housing-Related Problems

High Priority

- Inadequate sewers and storm drains have caused recurring drainage problems. (The Department of Public Works and the City Engineer are making continuing efforts to relieve these drainage conditions which affect the quality of living in many areas.)
- Recreational facilities need improvement throughout the City. Most elementary school grounds are sparsely equipped. Playgrounds lack sufficient modern equipment and maintenance is inadequate. (The Comprehensive Plan has proposed an extensive program to improve and make better use of existing facilities and provide additional recreational areas and equipment.)
- There is a lack of historic preservation of significant structures and conservation of desirable open space. (No conservation lands are owned by the City.)
- Public transportation is considered inadequate. (West Peabody is entirely lacking public bus service.)
- Public social services are seen as inadequate. (Lack of day care centers for children of working mothers and a lack of governmental coordination on social information and programs are cited as specific problems.)

Medium Priority

- Sidewalks, lighting and other provisions for pedestrian safety require considerable improvement in some areas of the City.
- There appears to be inadequate information about the relocation provisions for persons to be displaced by highway construction and urban renewal. (The Peabody

Redevelopment Authority has hired a relocation officer to aid persons to be displaced by urban renewal. It may be advantageous to the City to centralize all relocation services in one office to avoid unnecessary duplication, since some relocation will be required in connection with future highway construction.)

### 3. Statement of Obstacles

#### a. Introduction

Solutions to the problems recognized and enumerated in the previous section are prevented or delayed by various obstacles. Those presented below have been determined from the questionnaires, interviews and the current planning study. Responses to the questionnaires on the housing and housing -related obstacles are presented below.

#### b. Housing Obstacles

##### High Priority

- There is insufficient local funding of public and private housing for low and moderate income groups. (Less than twenty-five percent of single-family dwelling sales were for homes costing under \$20,000 in 1968. About twenty percent of all rents are \$100 or less per month.)
- Civic records on housing and occupant characteristics are inadequate. (The current Code Enforcement Program should yield considerable useful information on housing. School census information and the List of Persons Twenty Years of Age or Older might be combined, refined and enlarged to provide a complete annual census for Peabody.)
- There is a need for an adequate overall local public housing plan and program in order to provide more and better public housing appropriately designed and located to meet City needs.
- The response of the State Legislature to state-wide housing needs has been poor. (Since the recently enacted Low-Moderate Income Housing Bill, Chapter 774 of the Acts of 1969, only became effective in November 1969, no tangible results are as yet evident.)

Housing

	Priority			Not an Obstacle
	High	Medium	Low	
• inadequate local public housing plan and program	...5	.....4	.....	.....
• inadequate civic records on housing and occupant characteristics	...6	.....2	.....	1...
• lack of administrative policy on and coordination of overall housing needs throughout the state	...4	.....2	.....1	.....
• insufficient local funding of public and private housing	...7	.....	1.....	.....
• lack of planning funds for regional housing needs	...3	.....3	.....	2....
• inadequate citizen participation in housing plans	...3	.....2	.....1	.....2....
• lack of comprehensive data on regional housing and occupant characteristics	...3	.....4	.....	.....
• lack of proper standards and codes for housing and implementation of housing programs	...2	.....4	.....1	.....1....
• high rehabilitation costs	...2	.....2	.....2	.....2....
• lack of readily developable residential land	...3	.....4	.....	1....
• inadequate coordination of state census data with that of the U. S. Census	...4	.....2	.....	1....
• inadequate economic incentives to local and regional authorities to provide low income housing	...4	.....1	.....1	.....2....
• poor legislative response to the housing needs of the Commonwealth	...5	.....3	.....	.....

Housing-Related

	Priority			Not an Obstacle
	High	Medium	Low	
• political priority set for most municipal services	...2.....	1.....	1.....	4.....
• lack of local agency providing comprehensive social and housing services	...5.....	3.....		
• lack of regional information service for social and housing needs	...4.....	2.....		
• lack of relocation service in coordination with local and state development activities	...3.....	3.....	2.....	
• inadequate technical assistance on federal and state programs	...2.....	1.....	3.....	
• inadequate coordination between the Mass. Department of Public Works and planning services at the local, regional and state level	...4.....	2.....	2.....	
• inadequate coordination between the Dept. of Community Affairs and regional and local planning agencies	...4.....	2.....	2.....	

- Inadequate economic incentives at the state level for local and regional authorities to provide low income housing discourage such construction.

## Medium Priority

- A shortage of readily developable residential land in Peabody was felt to be an obstacle. (Building permit activity has slowed in 1969 compared to 1968. A thorough search of tax-title lands revealed no land well-suited for residential use.)
- Inadequate regional planning activities for housing in part resulting from lack of funds have resulted in a lack of coordinated efforts in the field of housing.

c. Housing-Related Obstacles

High Priority

- o The lack of a local agency having regional information and providing comprehensive social and housing services was seen as a major obstacle to solving housing-related social problems.
- o Inadequate coordination among local, regional and state governments in the planning of major public works and the making of policies which affect local communities adversely affects Peabody.

Medium Priority

- o Inadequate relocation services in connection with local and state development activities were felt to delay solution of housing related social problems.

4. Statement of Objectives

a. Introduction

The objectives have been derived from the Comprehensive Plan and reinforced by the results of the housing questionnaires and the statements and concerns expressed at the housing workshop. As can be seen from the tally of responses presented below, maintenance and improvement of existing housing and provision of a variety of new and rehabilitated housing were accorded high priority.

Among housing-related objectives, improvement of existing commercial and industrial facilities, a desire for more local involvement in state and regional activities affecting Peabody and a desire for more state funding of local programs had high priority. To accomplish these ends, a series of objectives are presented below in order of sequence for practical planning and implementation during the next three to five years.

Housing

		Priority			Not an Objective
		High	Medium	Low	
encourage the maintenance and improvement of existing housing	...8	.....1	.....1	.....	
provide a comprehensive range of new and rehabilitated housing of various types, sizes and costs	...8	.....2	.....	.....	
initiate an efficient information system to maintain current data on housing and occupant characteristics	...6	.....2	.....2	.....	
create a non-profit information agency responsible for social, welfare and housing matters	...5	.....4	.....	1...	
create a governmental authority or private agency to provide complete co-ordination of housing services	...6	.....2	.....1	...	

Housing-Related

		Priority			Not an Objective
		High	Medium	Low	
eliminate environmental deficiencies	...4	.....1	.....1	.....	
encourage the upgrading of existing commercial and industrial facilities	...7	.....2	.....	.....	
encourage a more effective public transportation system	...5	.....2	.....1	...	
initiate programs for citizen participation in social planning	...5	.....1	.....	3....	
coordinate all planning and information activities with regional agencies	...5	.....2	.....2	.....	
solicit more state involvement in and financing of local programs	...8	.....1	.....	.....	
seek and demand local involvement in all state and regional activities directly affecting Peabody	...8	.....1	.....	.....	

b. Objective One The establishment of a city-wide information service

An information service would have the functions of gathering, organizing, maintaining and presenting comprehensive data on many aspects of community life. These data would not only prove extremely useful but necessary in planning for schools and other public services and utilities. The information should include the following elements, both local and regional.

- Physical - a complete land use inventory providing detailed information on location, use and condition of structures, streets and open spaces. This information could be supplied primarily by the Health Department through its Code Enforcement Program, by the Building Inspector's Office and by the Assessor's Office. The data would be of use to all the above departments and to others such as the School Department, Park Department and the Department of Public Works.
- Social - a complete population inventory providing detailed information on households, individuals and age and minority groups and a complete inventory of available public and private social services. This information could be gathered mainly by the School Department, Health Department, and the Board of Registrars as an extension of the List of Persons Twenty Years of Age or Older and the yearly information currently obtained by the School Department. Other social agencies, public and private, should be enlisted to provide inputs and should be afforded access to relevant data.
- Economic - detailed information on individual, family and corporate economies. This information would come mainly from the Assessor's and Treasurer's Offices. When combined with the social data, these economic data would provide considerable useful information on which housing and other socially-oriented programs could be based.
- Administrative - a complete inventory of public programs at local, regional, state and Federal levels and their applicability to particular problems. Most of this information could be supplied by the Planning Department. It would enable the City to gain the benefits of financial aid and regional planning assistance from all available sources.

The City is making some use of data processing equipment. The information service could be a function of an existing department or could be established as a separate department by ordinance or by administrative act as part of the Mayor's staff. Performance of this function would require an employee trained in data processing and computer technology. He would actively expand the use of computer technology in cooperation and coordination with all department heads. Computerization could provide rapid information retrieval and a inter-departmental data-link to permit more effective governmental coordination. The information would be available to the Mayor and City Council to directly assist them in their decision-making processes. An information service agency should be organized as soon as possible since it should encourage improved government at reduced cost to the City.

c. Objective Two The coordination of public and private housing programs at the local level

This objective is intended to unify the combined efforts and active participation of City government and its agencies with citizens' groups and private enterprise. It requires strong positive leadership on behalf of all housing interests. Such coordination should be accomplished in conjunction with Objective One; thus, as coordination is achieved among City officials, citizens' groups and private enterprise, these interests might be immediately aided by the information service as well as providing significant input for the data system.

So important are these two objectives to the implementation of a Peabody Housing Program that a specific person should be made responsible for the overall efficiency and interaction of public and private agencies to represent the best interests of the City. Coordination of public and private action should be undertaken as soon as possible.

d. Objective Three The construction of housing units, upgrading of public and private facilities, and general environmental improvements

Objective Three requires the coordination of public and private programs at the local and regional levels. Assuming that funds are procured, the following should be given priority:

- 1) Acquisition and development of land for residential and supporting land uses such as recreation and convenience shopping areas.

Acquisition of existing vacant land and acquisition and demolition of dilapidated and deteriorating structures will be required to fulfill present needs. An estimated total of 1000 low-moderate income, 250 elderly, and 250 large family housing units are presently needed in Peabody to provide adequate housing for the approximately 1,800 households with less than \$5,000 annual income.\* Plans must also be made for the location of commercial and recreational areas to service this new construction as well as existing residences wherever deficiencies are determined to exist.

- 2) Revision and enforcement of local building and zoning codes and standards.

The over 1,100 deteriorating and dilapidated housing units noted in the 1968 field surveys evidence a need for owner and renter incentives for property maintenance. Such incentives could include the Code Enforcement grants and loans and programs of education and technical assistance for low-income families. The current Code Enforcement Program is relying heavily on voluntary compliance in an effort to improve housing conditions without the expense and delays involved in legal proceedings. The record of corrected code violations affecting over 300 dwellings during 1969 indicates that the Health Department is achieving considerable success in this program. Recent legal changes now require tenants to maintain sanitary conditions but additional social services and educational programs can be useful and effective.

- 3) Creation of an adequate overall environment

Elimination of deficiencies in sewers, storm drains, playgrounds, sidewalks, streets, public transportation and air and water quality are needed to improve Peabody's living environment. Although improvements to the sewers and storm drains are already planned or in progress, many problems will require financial aid from state and federal sources.

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\* Source: Table 8, Appendix A.

Housing construction and environmental improvements should commence at the earliest possible date after the information service agency becomes operative. However, immediate Code Enforcement aid and assistance is available in Peabody from public and private agencies alike. Immediate action can therefore be taken to give technical and educational aid to families within Code Enforcement areas prior to receipt of loans and grants associated with Federal Code Enforcement programs.

#### 5. Statement of Planning Activities

Planning activities related to housing undertaken by the City during the past year and planning activities recommended for the next three years are listed below.

- a. Previous housing and housing-related planning activities of the preceding year included:
  - o the hiring of a professional Planning Director,
  - o the completion of portions of a Federally-aided Comprehensive Plan,
  - o the preparation of a Workable Program for Community Improvement,
  - o the holding of meetings involving various public and non-profit housing groups and agencies to achieve better coordination and cooperation among them,
  - o the analyses of various Federal programs related to housing and
  - o the study of local recreational and cultural needs.
- b. Future housing and housing-related planning activities recommended for the next three years are outlined below, year by year.

##### First Year

- o Determine specific actions to be undertaken to improve housing conditions in areas in which Code Enforcement Programs have been completed, using data provided by the Code Enforcement Program.

- Prepare a plan for the acquisition of suitable vacant land, tax-title properties and other land as necessary to proceed with the development of low and moderate income housing units and additional parks and playgrounds.
- Develop plans and procedures for a Comprehensive Housing Program to define housing needs and coordinate all efforts to meet them.
- Coordinate public and private agencies and operations to implement a housing program; outline specific procedures for effectively organizing and maintaining cooperation among said agencies.
- Identify planning needs to be served by the information service agency including specific data required and preferred methods of obtaining and presenting data.
- Expand professional planning staff and housing personnel gradually to assist in implementing housing needs.

#### Second Year

- Develop a comprehensive program for treating environmental deficiencies on a systematic basis, using primarily the Capital Budget process and techniques outlined in the Comprehensive Plan.
- Periodically review and evaluate plans and procedures for the construction of low and moderate income housing units.
- Actively participate in the continued operation of citizen and private enterprise housing groups.
- Provide technical assistance to the information service agency to assure its effectiveness to the community.
- Direct research and survey efforts applicable to planning needs.

#### Third Year

- Maintain close coordination with Code Enforcement Activities.
- Maintain constant surveillance over the progress of environmental improvements.

- o Initiate and complete additional research studies and surveys as required.

## 6. Statement of Implementation Actions

Listed below are implementation actions related to housing undertaken in Peabody during the past year and implementation actions to be undertaken over the next three years:

- a. Previous actions to implement housing and housing-related programs within the past year included:
  - o Completion of an 88-unit, privately-sponsored elderly housing facility near Peabody Square.
  - o Construction and occupancy of 50 units of public housing for the elderly on Veterans Memorial Drive.
  - o Employment of a relocation officer by the Peabody Redevelopment Authority to aid families and businesses to be displaced by urban redevelopment activities.
  - o Initiation of the Code Enforcement Program.
  - o Receipt of a \$1.4 million grant for supplementing the Peabody water supply.
- b. Future actions to implement future housing and housing related programs for the next three years are as follows:

### First Year

- o Organize the information service and assign key personnel as recommended by Objective One.
- o Establish by ordinance or administrative action a department of housing or alternatively a division of the Planning Department with specific responsibility to coordinate public and private housing activities as administered by the Housing Authority and the Redevelopment Authority. The director would also work closely with all private housing agencies to help implement their plans.
- o Complete the funding of the Code Enforcement Program.

- o Prepare a comprehensive housing program including the financing of land acquisition, the development of housing units, the development of appropriate zoning controls and the review and updating of building codes and standards.
- o Increase funding for environmental improvements such as sewers, storm drains, playgrounds, sidewalks and streets from local, state and federal sources.

#### Second Year

- o Construct housing units in accordance with the comprehensive housing program.
- o Continue active support of and cooperation with citizen and private enterprise housing groups.
- o Commence systematic improvement of environmental deficiencies.
- o Expand the information service agency to full capacity.
- o Expand Code Enforcement activities to additional areas of the City.

#### Third Year

- o Continue the comprehensive housing program construction.
- o Continue to eliminate environmental deficiencies.
- o Continue the Code Enforcement Program throughout the City.

c. There are many housing assistance programs which could be used to help meet the housing needs of Peabody's citizens. The following is a summary listing of the various Federal and State housing assistance programs adapted from a detailed cataloging of these programs by the Metropolitan Area Planning Council and other Federal and state publications. The range of the Federal programs includes opportunities for the development of housing for low, moderate and middle income families and individuals. Most of the state programs are oriented toward public agencies and used to build public housing, although a few are available to private, non-profit and profit motivated organizations to develop moderate-cost housing.

1) Federally-Assisted Housing Programs

(a) Housing for Low-Income Families

Maximum annual incomes ranging from \$4200 to \$6300 (\$5040 to \$7560 for displacees) for families of 1 to 7 or more persons respectively qualify for admission to public housing projects and \$5250 to \$7875 are eligible for continued occupancy.

Rents equal 20% of the income and are mostly above \$62 per month. A Workable Program is required for eligibility. Housing Assistance Administration (HAA) assists in paying off loans.

(b) Housing for the Elderly (also includes the disabled)

Annual income limits are the same as for families of low income. Rents and eligibility requirements for project approval are also similar. HAA contributes to mortgage and interest repayment.

(c) Turnkey Housing

Turnkey I provides for the purchase by the local housing authority of a housing development built under agreement by a private contractor for rent to low income families. Turnkey II includes the management of the project by a private party. Turnkey III provides in addition for maintenance and cash contributions by tenants building up equities and leading to ownerships in 13-21 years.

(d) Leased Housing

The Housing Assistance Administration makes contributions to the local housing authority for lease of existing dwellings for 1 to 3 years for occupancy by low-income families. Taxes are paid by the owner, but may be remitted by the municipality to achieve lower rents. No Workable Program is required, but an approval is needed by the municipality of the leased housing program. The income limits are the same as for other public housing, but the rents, including the cost of utilities and heating, are similar to those paid for non-subsidized housing with the housing authority paying the amount over 20% of the tenant's income.

(e) Acquisition and Rehabilitation

The local housing authority purchases dwellings, either before or after rehabilitation, with the approval of the local governing body and with flexible HAA financial assistance. A Workable Program is required. Income eligibility and rents are similar to other public housing. This program has not been successful in Massachusetts because of the excessively high cost of rehabilitation.

(f) Rent Supplement

Low-income tenants of privately-owned housing built with federal subsidies may obtain rent supplements from the FHA. The owner may be a cooperative, non-profit or a limited dividend corporation. Local governing body approval is required, but not a Workable Program. Income limits are similar to low-rent public housing and range from \$3000 - \$4200 to \$4400 - \$6100 for 1 to 7 or more persons, depending on location in Massachusetts.

(g) Home Ownership, Section 221 (h)

Under this program, existing homes are purchased and rehabilitated by a non-profit organization and sold to low-income families. The subsidy is in the form of low-interest (3%) FHA-insured mortgages. Income limits for the purchaser are the same as for the rent supplement program, the income must be stable and the purchaser must be an acceptable credit risk.

(h) Home Ownership, Section 235

Under this program HUD - approved homes or condominium dwellings may be purchased by persons with income not exceeding 135% of the eligibility limits for rent supplement or Section 221 (h) programs (depending on location and number of dependents, \$4050 - \$8505). The mortgage may not exceed \$17,500 and the subsidy pays the difference between the conventional monthly payment and 2% of the mortgagor's income. There are numerous exceptions, conditions and restrictions making this program quite complicated.

(i) Interest Reduction, Section 236

The FHA pays the difference between  $7\frac{1}{2}\%$  and a minimum of 1% interest on the mortgages for cooperative or rental housing for moderate-income families built by a limited dividend or non-profit organization. This program replaces the earlier popular Section 221 (d) (3) program. The maximum eligible tenant's income is 135% of the limit for the rent supplement programs or the same as for Section 236 home ownership. Again, there are several exceptions and conditions regarding eligibility, rent/income relationship, etc.

(j) Low-Interest Loans for Senior Citizens Housing, Section 202

Public agencies (except housing authorities), non-profit and limited dividend organizations and cooperatives are eligible for loans, subject to various conditions, for projects to house self-sufficient handicapped or elderly persons and couples with incomes not exceeding \$4500 for one or \$5400 for two persons.

(k) Mortgage Insurance for Moderate Cost Housing, Section 221 (d) (2)

This program is not a subsidy, but solely insurance by the FHA of conventional mortgages at  $7\frac{1}{2}\%$  plus  $\frac{1}{2}\%$  insurance premium for up to 40 years for owner-occupants of 1 to 4 unit dwellings.

(l) Mortgage Insurance for Moderate Cost Rental, Section 221 (d) (4)

This program provides insurance by the FHA of market-rate mortgages for profit-motivated sponsors of multi-family housing. Rents in housing insured under this program must be approved by the FHA.

(m) Mortgage Insurance for Cooperative Housing, Section 213

Non-profit cooperatives buying or building multi-family dwellings can have their conventional mortgages insured under this program subject to various state and federal statutory conditions and regulations. This is not a subsidy program and there are no eligibility requirements for members of a cooperative.

(n) Mortgage Insurance for Condominium Housing

Unlike a cooperative in which members all own shares in the property, condominium apartments are owned individually, while common spaces, halls, stairs, yards, etc., are in common ownership. Both blanket project and individual mortgages may be insured. This is not a subsidy program and there are no income eligibility limits.

2) State Assisted Housing Programs

(a) Low Rent Housing, Chapter 705

The housing authority may repair existing dwellings not exceeding a set percentage of all units in a development or may build new developments of up to 100 units, operate them and rent dwellings to low income families. Rents are set by the Department of Community Affairs and tenant income after a \$100 deduction per minor may not exceed 5 times the gross rent. The state annual contribution is 5% of the total development cost of the project.

(b) Housing for the Elderly, Chapter 667

The housing authority builds the project having not less than 50% of its units designed for the elderly and operates the project. The state guarantees housing authority bonds and assists by contributing  $2\frac{1}{2}\%$  of the total completion cost of the project annually (may add  $1\frac{1}{2}\%$  more, if necessary). Present income limits for tenant eligibility are \$2500 per person, \$3000 per couple for admission and \$3125 and \$3750 for continued occupancy. Rents are kept as low as consistent while covering the cost of construction and operation considering any local and state contributions.

(c) Rental Assistance, Chapter 707

Scattered dwellings may be leased by the housing authority for 1-5 years and rented to low income families eligible for public housing. Preference is given to families with 4 or more minors, to displacees and to elderly households in that order. The state pays the difference between the market rent and 20% of the tenant's income.

(d) MHFA Mortgage Loans, Chapter 708

The Massachusetts Housing Finance Agency may make mortgage loans for up to 50 years to private profit and non-profit sponsors of low and moderate income rental multi-family housing. The interest is low,  $4\frac{1}{2} - 5\frac{1}{2}\%$ , and the mortgage may cover up to 100% of value or cost of the project. MHFA may also buy dwellings and sell them to low-income purchasers within a year with a 2% down payment. No use has been made of Chapter 708 as yet. Rents and income eligibility will be determined by the MHFA.

(e) State Urban Redevelopment Corporations, Chapter 121A

Private corporations undertaking redevelopment of blighted or substandard areas with local and Department of Community Affairs approval may receive tax abatements. A private corporation has the right of eminent domain under this program and is exempt for 40 years from real estate taxes on property purchased from a public body and on buildings constructed in the project, but must pay taxes on privately purchased land and also special excise taxes or payments in lieu of taxes. Only one project is permitted per corporation. This program may be combined with a federal program such as Section 236.

7. Summary of Findings and Programs

Peabody needs approximately 1500 additional housing units suitable for low-moderate income families and the elderly. As is true in many areas, housing costs, both rentals and purchase prices, have risen at a faster rate than the rise in average incomes. Housing at a cost that low-income families can afford has become scarce and low rents generally reflect poor building conditions. The approximately 1,100 deteriorating and dilapidated dwelling units counted in the 1968 field survey are evidence of the seriousness of this problem.

The Code Enforcement Program begun in 1968 has made good progress toward the correction of major code violations in the City. However, the necessary repairs often result in raised rents. Demolition of residences also reduces the supply of low-rent housing. Therefore, code enforcement alone cannot be expected to increase the supply of suitable low-cost housing.

Federal and state aid is available through a variety of programs and should be sought. Non-profit groups should be invited to provide more housing. Non-profit organizations and governmental agencies must cooperate to create economic conditions suitable for the construction of low-income housing. An adequate means of collecting and sharing information is a necessary first step in this process.

Selective demolition of structures beyond economical repair can clear land for new housing. Proposed increases in residential density in certain areas of the City under good design controls may permit non-profit groups to construct low-cost housing if land can be made available at low cost and subsidies are provided for construction.

Due to the high cost of both renovation and new construction, some form of continuing subsidy will be required to permit low rents in decent housing. The Federally-aided leased housing program, by which the Peabody Housing Authority could lease renovated housing from landlords and sub-lease it to low-income families using Federal funds to pay part of the rent, can be used to provide adequate housing at reasonable cost to low income families.

The Code Enforcement program can provide considerable detailed information on housing in Peabody and should be extended throughout the City. The initial housing element can only outline the process by which Peabody's housing programs can be met. The City must compile and share information, must cooperate fully with non-profit and other organizations which can construct low-income housing and must commit adequate funds, from local, State and Federal sources, to create enough housing to permit the elderly and low-income families to live in safe, decent housing.



APPENDICES

A - SURVEY AND METHODOLOGY

B - HOUSING WORKSHOP MEMORANDUM

C - BIBLIOGRAPHY

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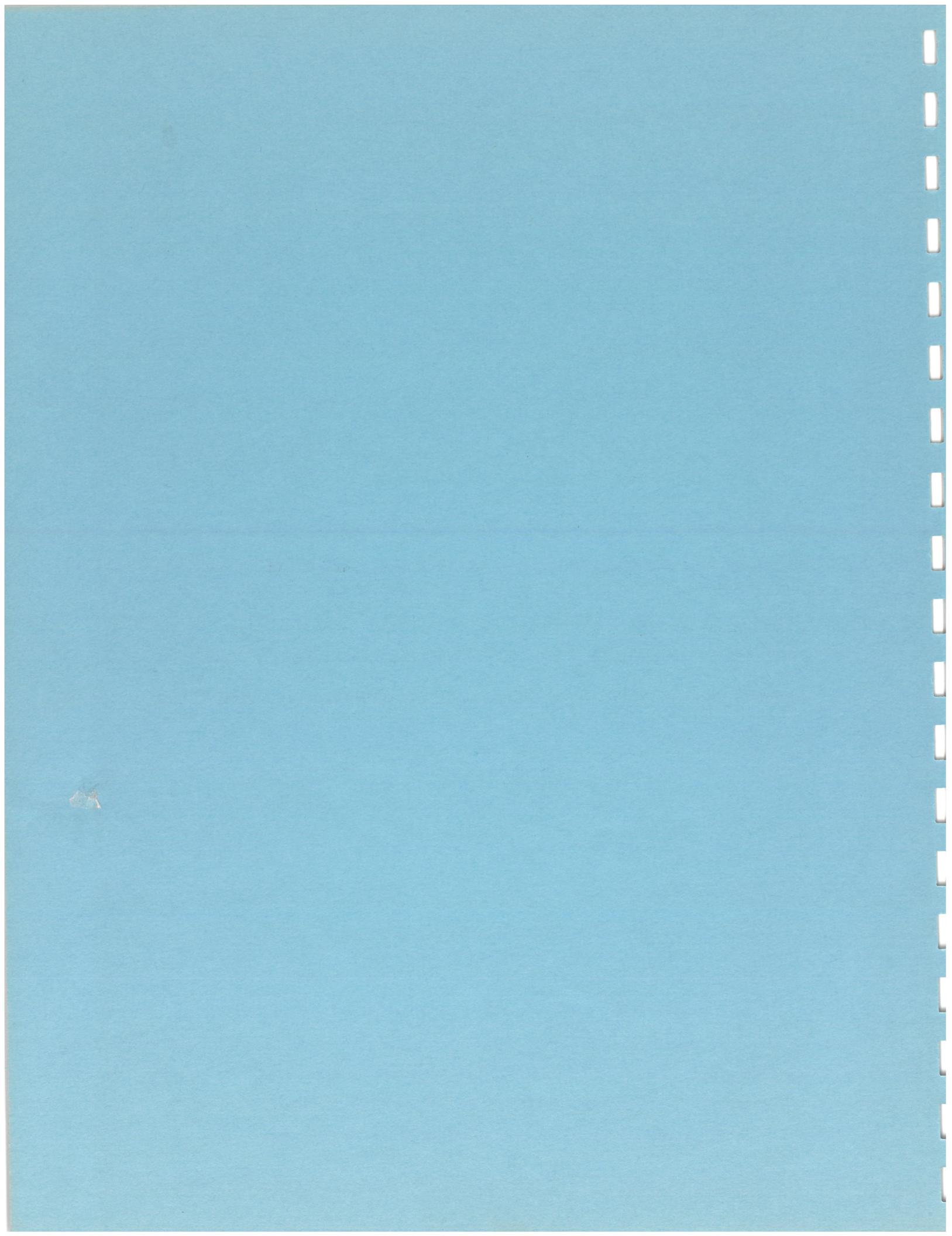
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## APPENDIX A: SURVEY AND METHODOLOGY

Research efforts for this report were affected by two factors: the availability of comprehensive planning studies and the usefulness in 1969 of the 1960 U. S. Census data. The Peabody Comprehensive Plan was nearing completion at the start of this initial housing element. Thus, the inventory surveys, subsequent analyses and near-final programs for the Plan were immediately available. Also, the information collected during 1968 and 1969 facilitated the updating of the 1960 U. S. Census data. This study was thus designed to compile, coordinate and supplement existing information with an analysis of responsible agencies, planning activities and implementation actions.

A questionnaire was drawn up and submitted to various agencies significant in their relationship to housing in Peabody. This questionnaire, with covering letter, appears as Appendix B. Responses to the questionnaire were tabulated, analyzed, and compared with information already available. A housing workshop was held to discuss the results of the questionnaire and the housing study. Persons in attendance included representatives from agencies approached for information via questionnaire.

Section I-D of the Comprehensive Plan entitled "Neighborhood Analysis," divided the City into ten neighborhoods for analytical purposes.

Boundaries for the neighborhoods were based principally on the 1960 and proposed 1970 Census Tracts. The present housing study used the 1960 Census Tracts because current data did not permit a further breakdown into neighborhoods which would have aided comparison with the 1970 Census Tracts. The following presents the ten neighborhoods and their corresponding Census Tracts:

Neighborhoods	1960 Census Tract Essex County (EC)
1	15
2	14
3	13
4,5,6,7,8	16
9,10	17

The following paragraphs describe the geographical location of the five 1960 Census Tracts in Peabody.

Tract 13 is bounded by the Town of Danvers on the north, the City of Salem on the east, Tremont Street on the south and Central and Pulaski Streets on the west.

Tract 14 is bounded by Central and Tremont Streets on the north, the City of Salem on the east, Main and Lowell Streets on the south and Endicott Street on the west.

Tract 15 is bounded by Lowell and Main Streets on the north, the City of Salem on the east, Strongwater Brook and Hancock and Washington Streets on the south and Foster, Franklin and Perkins Streets on the west.

Tract 16 is bounded by the Towns of Middleton and Danvers on the north, Pulaski, Endicott, Lowell, Perkins and Franklin Streets, the South Reading Branch Railroad right-of-way, Goldthwaite Brook and First Avenue on the east and Lynnfield Street and the Town of Lynnfield on the south and west.

Tract 17 is bounded by the South Reading Branch Railroad right-of-way, First Avenue and Goldthwaite Brook on the north, Foster, Washington and Hancock Streets, Strongwater Brook and the City of Salem on the east, the City of Lynn on the south and Lynnfield Street on the west.

Table 1 presents a summary of the population, housing unit and household distributions of the 1960 U. S. Census.

TABLE 1 POPULATION, HOUSING UNITS AND HOUSEHOLDS, 1960

Item	Totals	Census Tracts									
		13		14		15		16		17	
		No.	%	No.	%	No.	%	No.	%	No.	%
Population	32,202	3863		3391		4148		12496		8304	
			12		11		13		88		26
Housing Units	9,907	1216		1317		1437		3564		2373	
			12		13		14		36		24
Households	8,168	1036		899		1137		3217		2183	
			13		11		14		39		23

It will be noted that for Peabody the percentage distribution within Census Tracts of population, housing units and households were remarkably similar. Therefore it was assumed that this relationship would persist in 1968. This assumption permitted the distribution of housing units as determined by the 1968 field survey to be applied to the distribution of population and households. The results are presented in Table 2 and Chart 1.

The total population estimate was provided by Section I-B, "Population," while total households represent a reduction of total 1968 housing units by approximately one percent, a theoretical vacancy ratio determined by

POPULATION

1968 ESTIMATE

CHART - 1

TOTAL CITY POPULATION

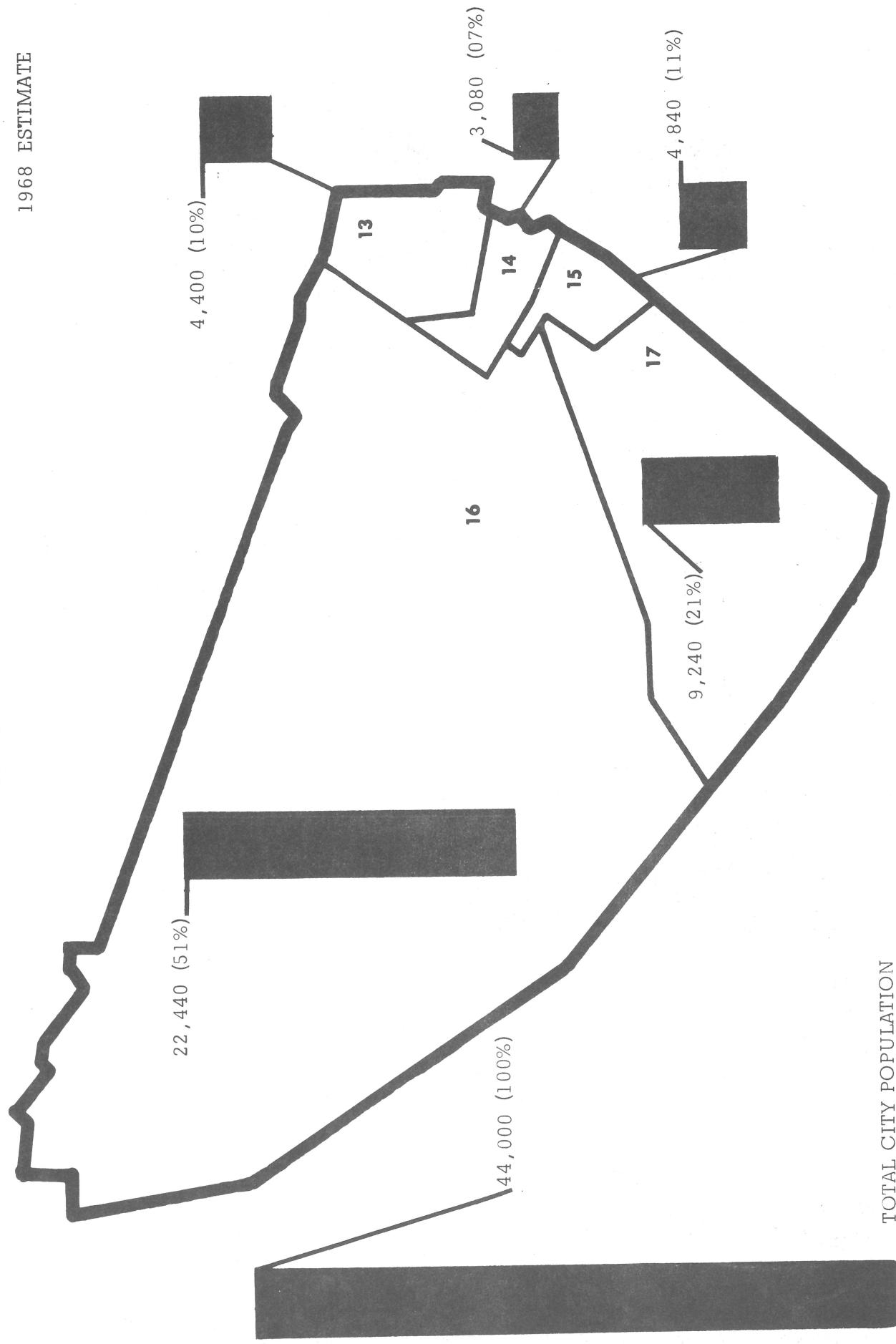
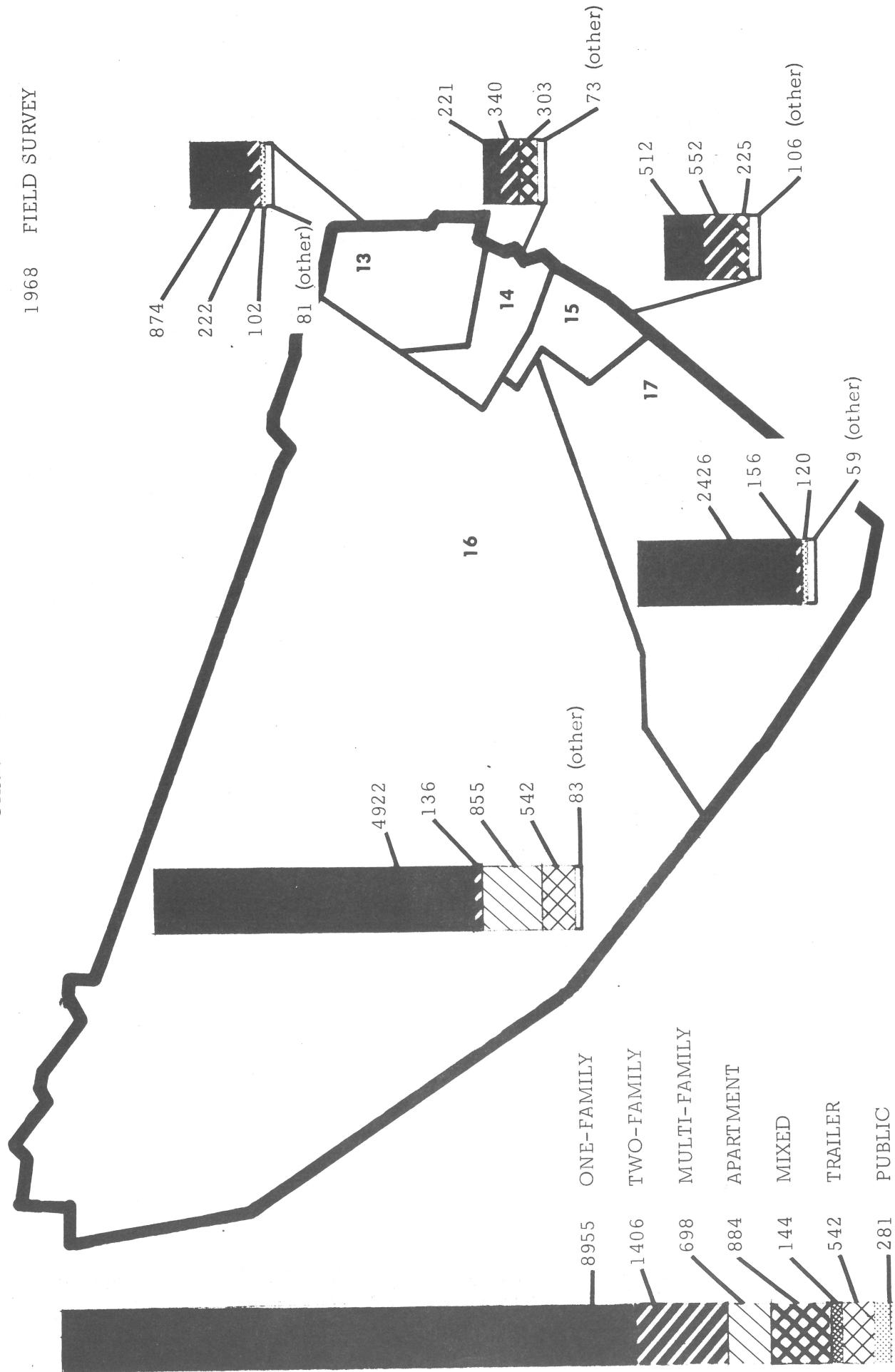


CHART - 2

TYPE OF HOUSING UNITS  
1968 FIELD SURVEY



interviews with local realtors. The total households figure therefore reflects building trends and housing market characteristics.

TABLE 2 POPULATION, HOUSING UNITS AND HOUSEHOLDS, 1968

Item	Totals	Census Tracts									
		13		14		15		16		17	
		No.	%	No.	%	No.	%	No.	%	No.	%
Population	44,000*	4400		3080		4840		22,440		9240	
			10		7		11		51		21
Housing Units	12,910	1279		937		1395		6,538		2761	
			10		7		11		51		21
Households	12,800*	1279		896		1395		6,528		2702	
			10		7		11		51		21

\* Estimated, Charles E. Downe, Planning Consultant

Tract 14 has shown a marked decrease in housing units and total population and apparently consists of families with fewer persons per household. Tract 15 decreased in housing units but increased in population and households, thereby increasing residential densities. Tract 13 has maintained a strong growth rate while Tracts 16 and 17 have shown extremely strong and very strong growth rates, respectively.

The distribution of housing by type is presented by Table 3 and Chart 2.

TABLE 3 DISTRIBUTION OF HOUSING UNITS BY TYPE, 1968

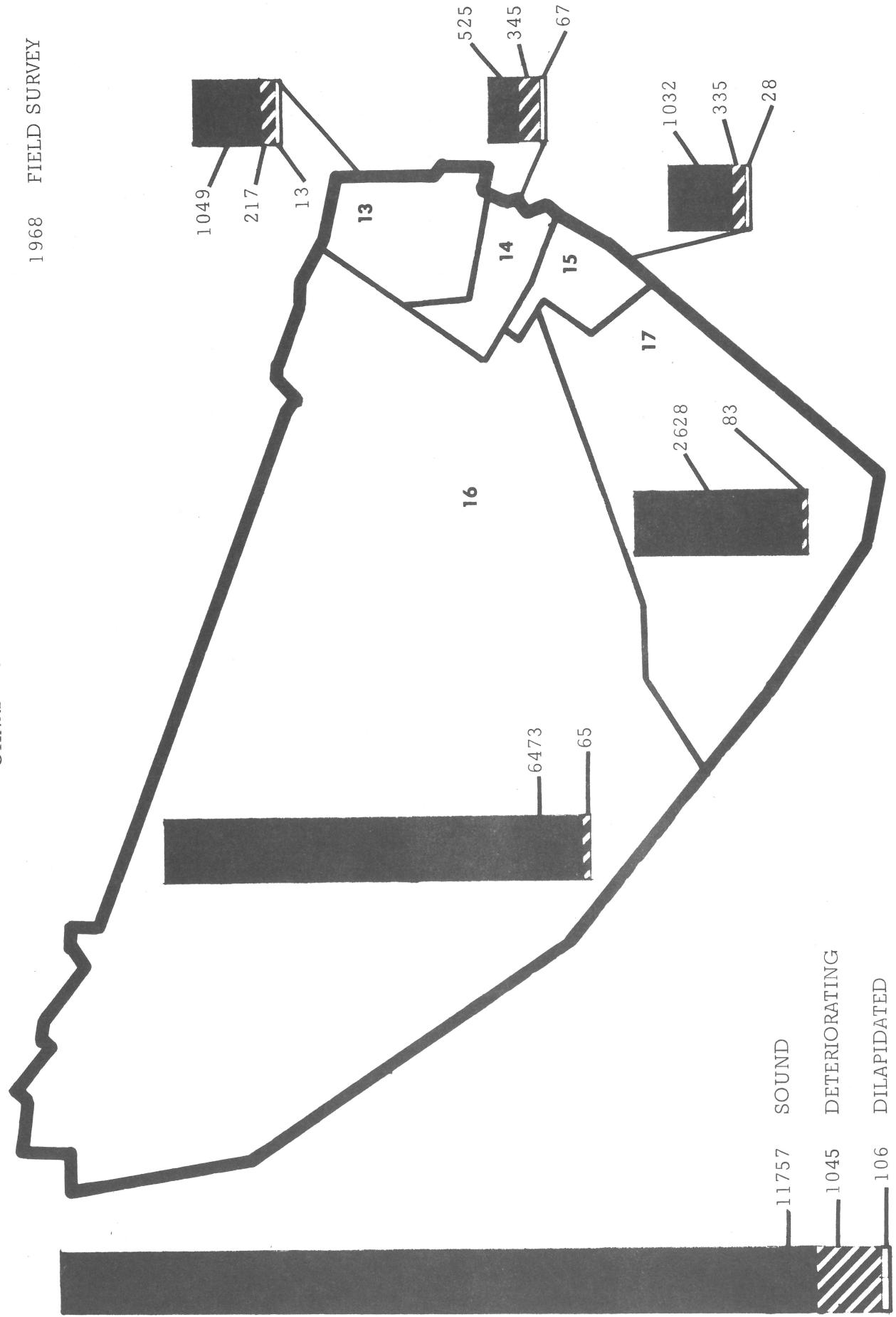
	Total	Census Tracts						Totals	
		No.	%	13	14	15	16		
		%	%	%	%	%	%	%	
<u>Private</u>									
One-family	8,955	70		10	3	5	55	27	100
Two-family	1,406	11		16	24	39	10	11	100
Multi-family	698	5		10	43	32	7	8	100
Apartment *	884	7		-	1	2	97	-	100
Mixed **	144	1		8	42	38	8	4	100
Trailer	542	4		-	-	-	100	-	100
<u>Public</u>									
Multi-family	281	2		36	-	12	9	43	100
Total	12,910	100							

\* Defined as structures built since 1960 containing four or more housing units. \*\* Residential and Commercial

## HOUSING CONDITIONS

1968 FIELD SURVEY

CHART - 3



Tracts 13, 14 and 15 include the older sections of Peabody which contain most of the two-family, multi-family and mixed residential-commercial uses. Tracts 13 and 17 contain most of the public housing. Tract 16 contains mostly newer single family and apartment structures and essentially all of the mobile homes in Peabody.

Table 4 presents the condition of these housing units in 1960 and 1968. Chart 3 shows housing conditions in 1968.

TABLE 4 HOUSING CONDITIONS, 1960 AND 1968

Condition	Total		Census Tracts									
	No.	%	13		14		15		16		17	
			No.	%	No.	%	No.	%	No.	%	No.	%
<u>1960</u>												
Sound	8,937	90	1,182	97	930	71	1,197	83	3,344	94	2,284	96
Deteriorating	792	8	30	2	304	23	177	12	196	5	85	3
Dilapidated	178	2	4	1	83	6	63	5	24	1	4	1
Total	9,907	100	1,215	100	1,317	100	1,437	100	3,564	100	2,373	100
<u>1968</u>												
Sound	11,757	91	1,049	82	525	56	1,032	74	6,473	99	2,678	97
Deteriorating	1,045	8	217	17	345	40	335	24	65	1	83	3
Dilapidated	108	1	13	1	67	4	78	2				
Total	12,910	100	1,279	100	937	100	1,395	100	6,538	100	2,761	100

Table 4 indicates that Tract 13 has experienced the most serious incidence of increased deterioration. Tract 14 has continued to deteriorate since 1960. Tract 15, while not as severely blighted as Tract 14, has increased two-fold in number and percent of deterioration. The newer construction of most housing in Tract 16 is reflected in its percentage of sound housing. Tract 17 has also improved since 1960.

Occupancy characteristics for 1960 and 1968 are presented in Table 5 and Chart 4. Table 5 indicates that the reduction of housing units in Tract 14 was accompanied by an increase in the percentage of renter-occupied dwelling units. A large increase in rental units also occurred in Tract 16. However, this area still retains a 3 to 1 owner-renter ratio. The percentage of owner-occupied homes in Tract 17 increased significantly from 1960 to 1968 while Tracts 13 and 15 remained relatively stable.

CHART - 4

OCCUPANCY CHARACTERISTICS

1968 ESTIMATE

4

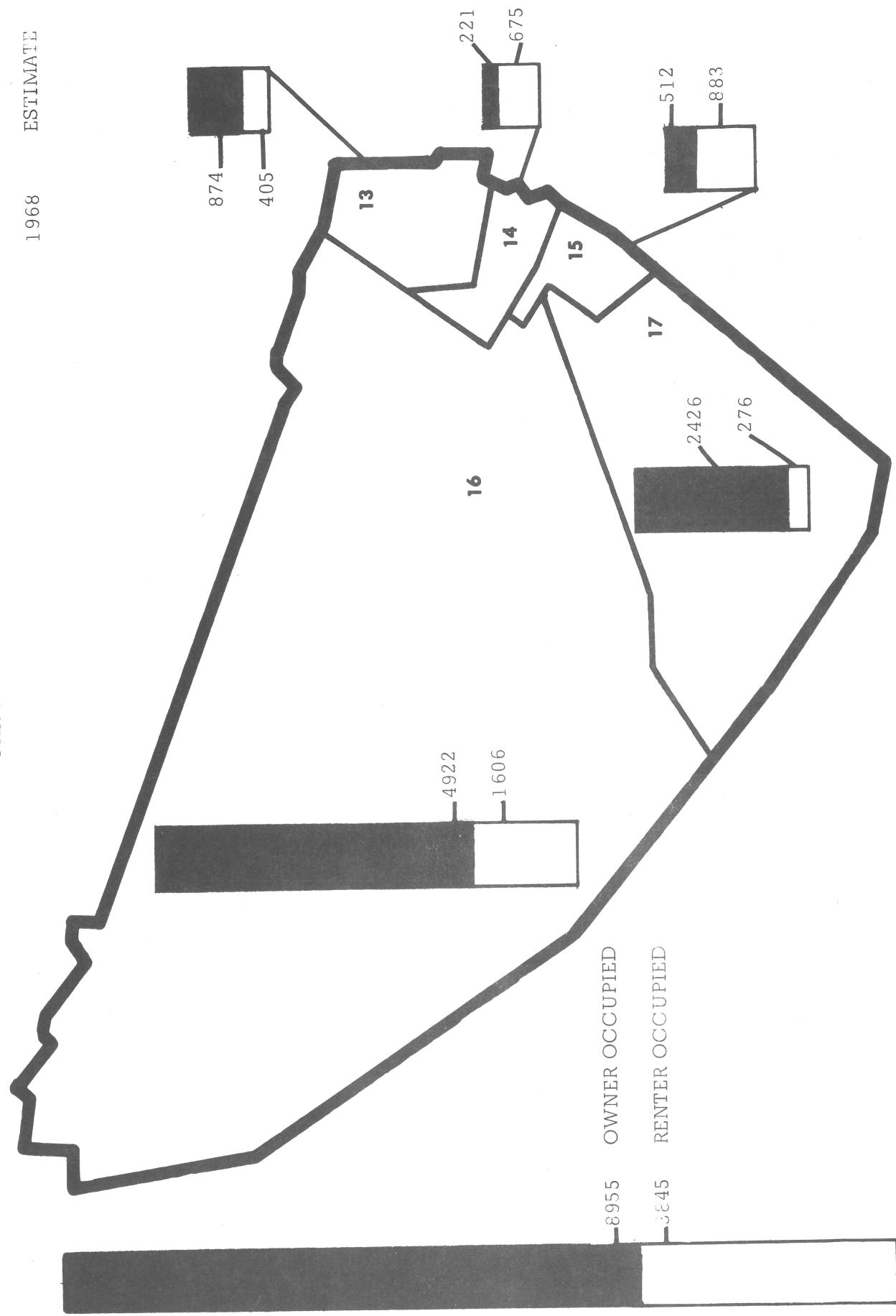


TABLE 5 OCCUPANCY CHARACTERISTICS, 1960 AND 1968

Type	Total		Census Tracts											
	No.	%	13		14		15		16		17			
			No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
<u>1960</u>														
Owner-Occupied	6,054	69	773	70	340	30	421	36	2,681	87	1,834	82		
Renter-Occupied	2,685	31	342	30	801	70	736	64	399	13	407	18		
Total	8,739	100	1,115	100	1,141	100	1,157	100	3,080	100	2,241	100		
<u>1968</u>														
Owner-Occupied	8,955	70	874	68	221	25	512	37	4,922	75	2,426	90		
Renter-Occupied	3,845	30	405	32	675	75	883	63	1,606	25	276	10		
Total	12,806	100	1,279	100	896	100	1,395	100	6,528	100	2,702	100		

Table 6 presents owner-occupied housing values and rental ranges for 1960 and 1968.

TABLE 6 HOUSING VALUES AND RENTAL RANGES, 1960 AND 1968

Value Ranges (\$)	Rooms Per Unit	Sales - Owner/Occupied Dwellings			
		1960		1968	
		Number	%	Number	%
0 - 9,999	less than 5	726	17	(not available)	
10,000 - 14,999	5	2,543	42	269	3
15,000 - 19,999	6	2,301	38	1,702	19
20,000 - 24,999	7	363	6	5,194	58
25,000 plus	8 or more	121	2	179	20
<b>Totals</b>		<b>6,054</b>	<b>100</b>	<b>8,955</b>	<b>100</b>

Renter-Occupied Housing	Monthly Rental Ranges (\$)					
	1960		1968		Garden ** Apartments	Town** Houses Range(\$)
	2 family, multi-family and apartments	Range (\$)	2 family, multi-family and apartments	Range (\$)		
	Range (\$)	Percentage of Units		Percentage of Units*		
Studio	0-59	31	(not available)			
1 bedroom	60-79	32	80-100	20	155-175	
2 bedroom	80-99	22	100-125	30	175-200	235-250
3 bedroom	100-149	9	125-175	30	200 plus	
4 bedroom or more	150 plus	1	175 plus	20		
	(no cash)	5				

\* Percentage distribution includes 2 family, multi-family, apartment, garden apartments and town houses.

\*\* The separate headings for garden apartments and town houses illustrate the actual rental ranges and number of bedrooms for these types of housing as compared with the other types of housing presented.

Source: Greater Salem Board of Realtors (MLS) and Peabody realtors.

Table 7 presents a summary of increases in housing values and rental ranges from 1960 to 1968.

TABLE 7 PEABODY HOUSING VALUES AND RENTAL RANGES, 1960 AND 1968

1960 (\$)		1968 (\$)		Percentage Increase	
Sale	Rent/Month	Sale	Rent/Month	Sale	Rent/Month
10,000	60	13,500	80	35	33
15,000	80	21,000	100	40	25
20,000	150+	25,500	175+	28	17
25,000		31,500		26	
Average Increase, 1960 to 1968				32	25

Source: Greater Salem Board of Realtors (MLS) and Peabody realtors

The income characteristics of households in Peabody are presented in Table 8.

TABLE 8 INCOME CHARACTERISTICS, 1960 AND 1968

Year	Households		Annual Income Ranges (\$)									
	No.	%	0-2999		3000-4999		5000-7999		8000-9999		10,000 +	
			No.	%	No.	%	No.	%	No.	%	No.	%
1960 +	8,168	100	735	9.0	1,143	14.0	3,431	42.0	1,552	19.0	1,407	16.0
1968	12,800**	100	794	6.2*	998	7.8*	3,572	27.9*	2,790	21.8*	4,646	36.3*
Change 1960-68	4,632	57	59	8	-145	-13	141	4	1,235	80	3,239	230

\* (C) 1968 Sales Management Survey of Buying Power; further reproduction is forbidden.

+ 1960 U. S. Census

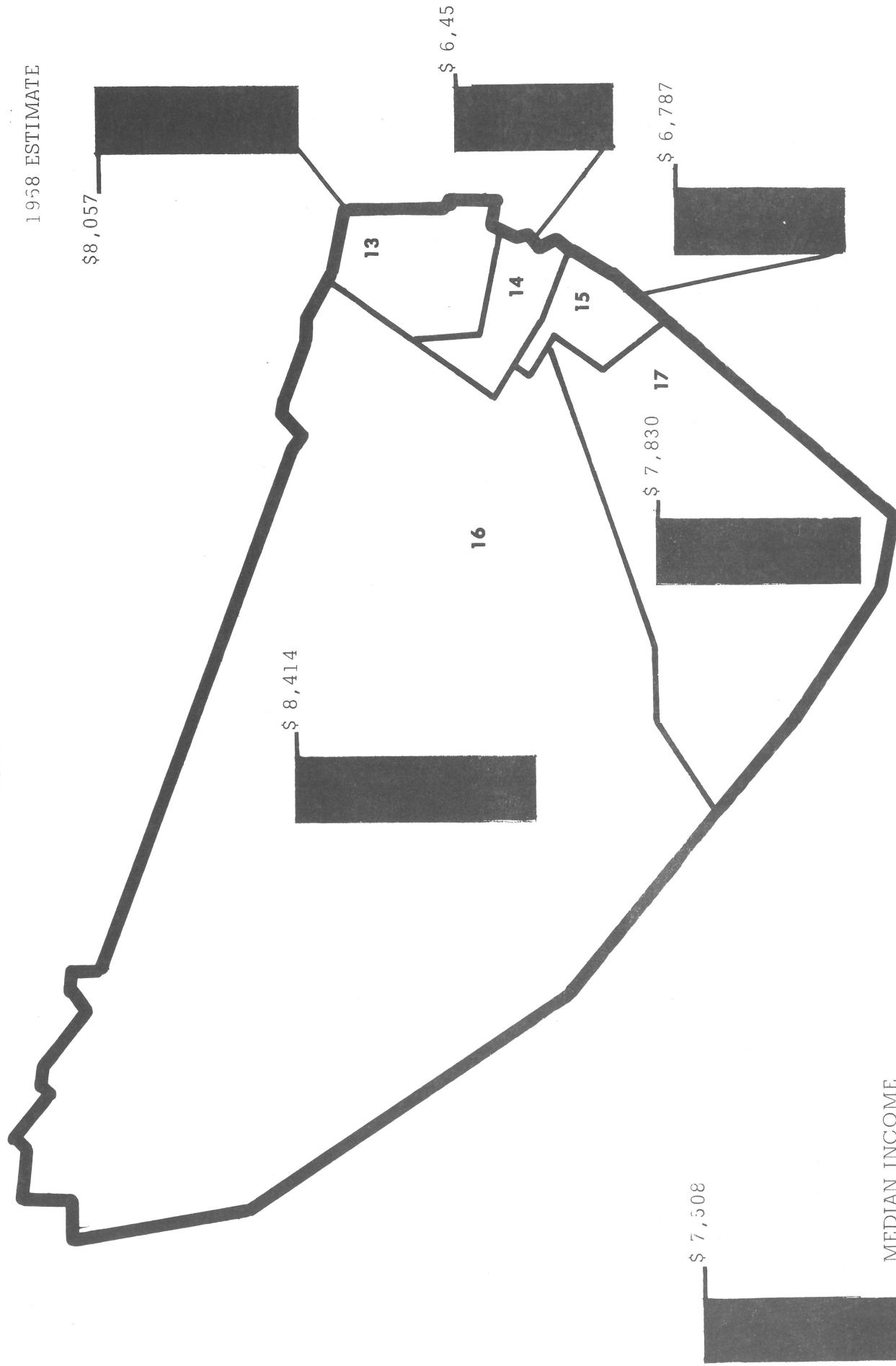
\*\* 1968 Land Use Survey - 12,910 housing units less approximately a 1% vacancy ratio.

The following method was used to distribute current income characteristics by Census Tracts. A theoretical median income was determined for 1960 and 1968 on a city-wide basis by multiplying the midpoint of each income range by the percentage of population within that range. For example, the midpoint of the \$3000 to \$4999 range is \$4000. This figure was then multiplied by 14 and 7.8 respectively, the percentages of households within that range in 1960 and 1968. The results for each year were then totalled and divided by 100.

CHART - 5

MEDIAN INCOME LEVELS

1958 ESTIMATE



The theoretical median income for 1960 was 3% higher than the median income of the 1960 Census. The theoretical median income therefore, was reduced by 3% to equal the median income. The same 3% reduction was used for the 1968 incomes derived by the above method.

The median income in 1960 was \$6472. The median income in 1968 was \$7508, an increase of \$1036 or 16%. This city-wide percentage increase from 1960 to 1968 was then applied to the 1960 median incomes for each Census Tract to obtain the 1968 incomes. Results of this application are presented in Table 9 and Chart 5, opposite.

TABLE 9 MEDIAN INCOME LEVELS, 1968

Entire City		Census Tracts				
		13	14	15	16	17
1960	\$6472	\$6945	\$5562	\$5851	\$7254	\$6750
1968	\$7508	\$8057	\$6452	\$6787	\$8414	\$7830

Tables 7,8 and 9 show that the rise in median incomes in Peabody has not kept pace with housing costs. While the median income rose 16 percent from 1960 to 1968, the sale price of housing increased an average of 32 percent and rents climbed 25 percent.

Increases for the lower rentals and lower priced housing were more rapid than for the higher priced housing, reflecting greater demand. This causes additional hardship for those families with low incomes. Fourteen percent of households in Peabody were estimated to earn less than \$5000 in 1968.

The significance of the median income levels is best reflected in their actual purchasing power. To determine what items would most probably be consumed at various income levels, the U. S. Bureau of Labor Statistics' budget information publications were reviewed. These publications present income breakdowns for an urban family of four persons in various U. S. cities and non-metropolitan areas. Representative budgets are formed from a list of goods and services which represent a specified level of living; low, moderate or high. The income necessary to cover the budget is then determined. The resultant distribution of budget costs for family consumption does not reflect the way in which average families of the budget-type actually spend their money. They are meant as benchmarks for economic and social measurements.

Table 10 presents the median income levels distributed by principal items of a family budget for the City of Peabody (based on Boston Metropolitan Area costs for the spring of 1967).

TABLE 10 ANNUAL BUDGET, FAMILY OF FOUR, 1967

Living Standard	Entire City	Census Tracts					
		13 Moderate	14 Moderate	15 Low	16 Low	17 High	
<u>Item of Current Consumption*</u>							
<u>Food</u> <sup>1</sup>							
Cost	\$1719	\$1837	\$1774	\$1866	\$1590	\$1785	
% of Total Consumption	28.8	28.8	33.7	33.7	25.0	28.8	
<u>Housing</u> <sup>2</sup>							
Cost	\$2057	\$2208	\$1510	\$1588	\$2381	\$2145	
% of Total Consumption	34.5	34.5	28.7	28.7	37.3	34.5	
<u>Medical</u> <sup>3</sup>							
Cost	\$ 360	\$ 387	\$ 490	\$ 516	\$ 286	\$ 376	
% of Total Consumption	6.0	6.0	9.3	9.3	4.5	6.0	
Total Family Consumption	\$5946	\$6381	\$5265	\$5538	\$6395	\$6201	
% of Total Family Budget	79.2	79.2	81.6	81.6	76.0	79.2	
Total Family Budget	\$7508	\$8057	\$6452	\$6787	\$8414	\$7830	

\* Items consumed directly by a family

1 - Includes food prepared at home and food consumed away from home

2 - Includes shelter, heat, utilities, household operations, and house furnishings

3 - Includes insurance, physician's visits, and other medical care

Source: U. S. Department of Labor; Bureau of Labor Statistics;  
Three Standards of Living; Bulletin No. 1570-5; 1968.

In Peabody the lower income standards are evident in Tracts 14 and 15 where over one-third of total family consumption is spent on food. More is spent for housing than for food in the moderate (Tracts 13-17) and high (Tract 16) income areas of the City. Medical care is perhaps most significant of the three items listed. Families with low incomes spend proportionally twice as much of their consumption allocation for medical care as do families with high income levels.

Budget information for retired couples aged 65 and over for the Boston Metropolitan Area is presented in Table 11.

TABLE 11 ANNUAL COST OF BUDGET, RETIRED COUPLES,  
1966 \*

Item	Cost	% of Total Consumption
Food	\$1174	28.9
Housing	\$1595	37.0
Medical-care <sup>1</sup>	\$ 281	7.6
Total Family Consumption	\$4040	
% of Total Family Consumption		94.0
Total Family Budget	\$4298	

\* Source: U. S. Department of Labor; Bureau of Labor Statistics; Retired Couples Budget; Bulletin No. 1570-4; 1966.

1 - Includes Out of Pocket Medicare costs and all other medical care

The percentage of total family budget spent on items directly consumed by a retired couple is the highest of any of the standards presented by Tables 10 and 11. Also of note is the disproportionate amount spent for housing by the retired couple which equals the percentage spent for housing by high income families. The proportion spent for medical care is only 1.7 percent less than that of low income families.



APPENDIX B

September 12, 1969

M E M O R A N D U M

To: All Concerned Agencies

From: Mr. Francis J. Bresnahan, Chairman  
Peabody Planning Board

Re: Initial Housing Element, Peabody, Mass.

The Peabody Planning Board respectfully solicits your interest and support in the preparation of a housing study for the City of Peabody. This study is an additional work item in the comprehensive plan currently being completed. The contract covering the comprehensive plan has been amended to include this housing analysis.

Attached to this memorandum are documents outlining the scope of the housing study and questionnaire which the Planning Board would like to have you complete in accordance with the instructions. A memorandum from the Planning Board's consultant outlines the extent of your requested participation. All of this information is being forwarded to the agencies and personnel listed on the attached sheets.

The Planning Board hopes that you will participate in making this housing study a realistic and practical one for the City.

LIST OF AGENCIES AND PERSONNEL TO PARTICIPATE IN PEABODY  
HOUSING STUDY AND WORKSHOP CONFERENCE

October 8, 1969

Commissioner Julian D. Steele  
Mass. Department of Community Affairs  
100 Cambridge Street  
Boston, Mass. 02202  
Att: Mr. Roger Nicholas, Assistant Planner

Metropolitan Area Planning Council  
Att: Mr. Robert Davidson, Exec. Dir.  
44 School Street  
Boston, Mass.

Peabody Planning Board  
Att: Mr. Francis J. Bresnahan, Chairman  
24 Lowell Street  
Peabody, Mass. 01960

Peabody Redevelopment Authority  
Att: Mr. Allen J. Perakis, Exec. Dir.  
2 Stevens Street  
Peabody, Mass. 01960

Peabody Welfare Department  
Att: Mr. Thomas Cyrs  
47 Lowell Street  
Peabody, Mass. 01960

\*Peabody Building Department  
Att: Mr. Alexander Budesky  
24 Lowell Street  
Peabody, Mass. 01960

Massachusetts Housing Finance Authority  
Att: Mr. David B. H. Martin, Exec. Dir.  
100 Cambridge Street  
Boston, Mass. 02202

\*North Shore Community Action Council  
Att: Mrs. Asta B. McGoldrick  
5 Washington Street  
Peabody, Mass. 01960

Peabody Planning Department  
Att: Mr. Walter T. Rybkowski, Plan. Dir.  
24 Lowell Street  
Peabody, Mass. 01960

Peabody Housing Authority  
Att: Mr. Henry T. O'Brien  
9 Main Street  
Peabody, Mass. 01960

\*Peabody Board of Health  
Att: Mr. Peter Michalchuk, Chairman  
49 Lowell Street  
Peabody, Mass. 01960

\*Peabody Workable Program  
Att: Mrs. Paul G. Lane, Program Coordinator  
1 Hamilton Road  
West Peabody, Mass. 01960

LIST OF AGENCIES AND PERSONNEL TO PARTICIPATE IN PEABODY  
HOUSING STUDY AND WORKSHOP CONFERENCE (continued)

October 8, 1969

\*Peabody Fair Housing, Sub-Committee  
Chairman, Mrs. Eliot Kaplan  
20 Longstreet Road  
Peabody, Mass. 01960

\*Mr. Sumner Stern, President  
Peabody Citizen's Association  
2 Linwood Avenue  
Peabody, Mass. 01960

\*Citizens Advisory Committee  
Dr. Melvin Miller, Chairman  
108 Lynn Street  
Peabody, Mass. 01960

Mrs. Ernest E. H. Schurmann  
League of Women Voters  
4 Bragg Street  
Peabody, Mass. 01960

Mr. Arthur E. McCarthy, President  
Peabody City Council  
City Hall  
Peabody, Mass. 01960

\*Mr. Robert B. Chalifour, Chairman  
Human Rights Group  
28 Loris Road  
Peabody, Mass. 01960

\*Mr. Harry Ankeles, President  
Peabody Chamber of Commerce  
24 Main Street  
Peabody, Mass. 01960

\* Replied to Questionnaires.

September 12, 1969

M E M O R A N D U M

To: All Concerned Agencies  
From: Charles E. Downe, Planning Consultant  
Re: Initial Housing Element, Peabody, Massachusetts

The Peabody Planning Board, through its consultant, is presently undertaking a housing study in conjunction with the Peabody Comprehensive Plan. The aim of this housing study is the formulation of an effective program to eliminate housing deficiencies. Such a study is now a required part of the Federal planning assistance program. In order to make the study as representative as possible for Peabody and to reflect local points of view and current efforts, your interest and participation is solicited in a number of ways.

First, there is enclosed a Scope of Work and an Outline for an Initial Housing Element (the formal name of the study under the "701" Planning Program). These two items will provide you with background for understanding the general scope of the study to meet the Federal "701" requirements. Your comments on this material would be most welcome.

Second, there are enclosed preliminary statements of Problems, Obstacles and Objectives.\* These are three major categories required as parts of the housing study and identified in the attached outline. For each category a list of preliminary statements is presented as determined from existing reports, conditions and surveys. Your opinion on the relative importance (priority) of these statements would be helpful. Some of these may not be appropriate for Peabody or there may be statements which you feel should be added. Kindly indicate your observations on the attached sheets and return them to this office prior to the date of the conference mentioned below.

Third, to discuss the results of these opinion questionnaires and to review this housing study and its progress, you are invited to attend a workshop conference at Peabody High School on October 8, 1969, at 7:30 p.m. This is being designed to capitalize on the skills and knowledge of local leadership in the field of housing in order to produce a sound initial housing element and assist you and the community in meeting housing needs. Representatives from all agencies on the enclosed list will be asked to participate.

Thank you for your time, effort and cooperation.

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\* These statements are reproduced in the report with the answers received.

INITIAL HOUSING ELEMENT - COMPREHENSIVE PLANNING STUDY - PEABODY, MASS.

SCOPE OF WORK

Prepare a housing analysis in sufficient detail to identify areas of substandard dwellings and environmental deficiencies. Evaluate from available data the current and projected need for housing for the elderly as well as low and moderate income housing.

Outline housing problems, obstacles and objectives for the City and the steps which have been taken to meet housing demands and additional steps that should be initiated. Outline steps and procedures in terms of planning activities to be undertaken and implementing actions necessary to overcome during the next three to five years those specific problems of high priority.

## COMPREHENSIVE PLANNING STUDY

Planning Board, Peabody, Massachusetts

### OUTLINE OF HOUSING ELEMENT

#### I. INVENTORY SURVEY

##### E. Initial Housing Element

###### 1. Introduction

- a. Intent and content of study
- b. Existing data of housing characteristics, needs, resources and related factors
- c. Survey methodology and results

###### 2. Statement of Problems

- a. Housing
- b. Housing-related

###### 3. Statement of Obstacles

- a. Housing
- b. Housing-related

###### 4. Statement of Objectives

- a. Housing
- b. Housing-related
- c. Schedule for achievement

###### 5. Statement of Planning Activities

- a. Previous activities
- b. Future activities and work program

###### 6. Statement of Implementation Actions

- a. Previous actions
- b. Future actions and work programs

###### 7. Summary of Findings and Program

APPENDIX C: BIBLIOGRAPHY

Massachusetts Legislative Research Bureau Memorandum  
on the Eighth Annual Conference of Massachusetts League  
of Cities and Towns (1968)

Massachusetts Legislative Research Council Report on  
Selected Problems of Urban Rehabilitation in Massachusetts  
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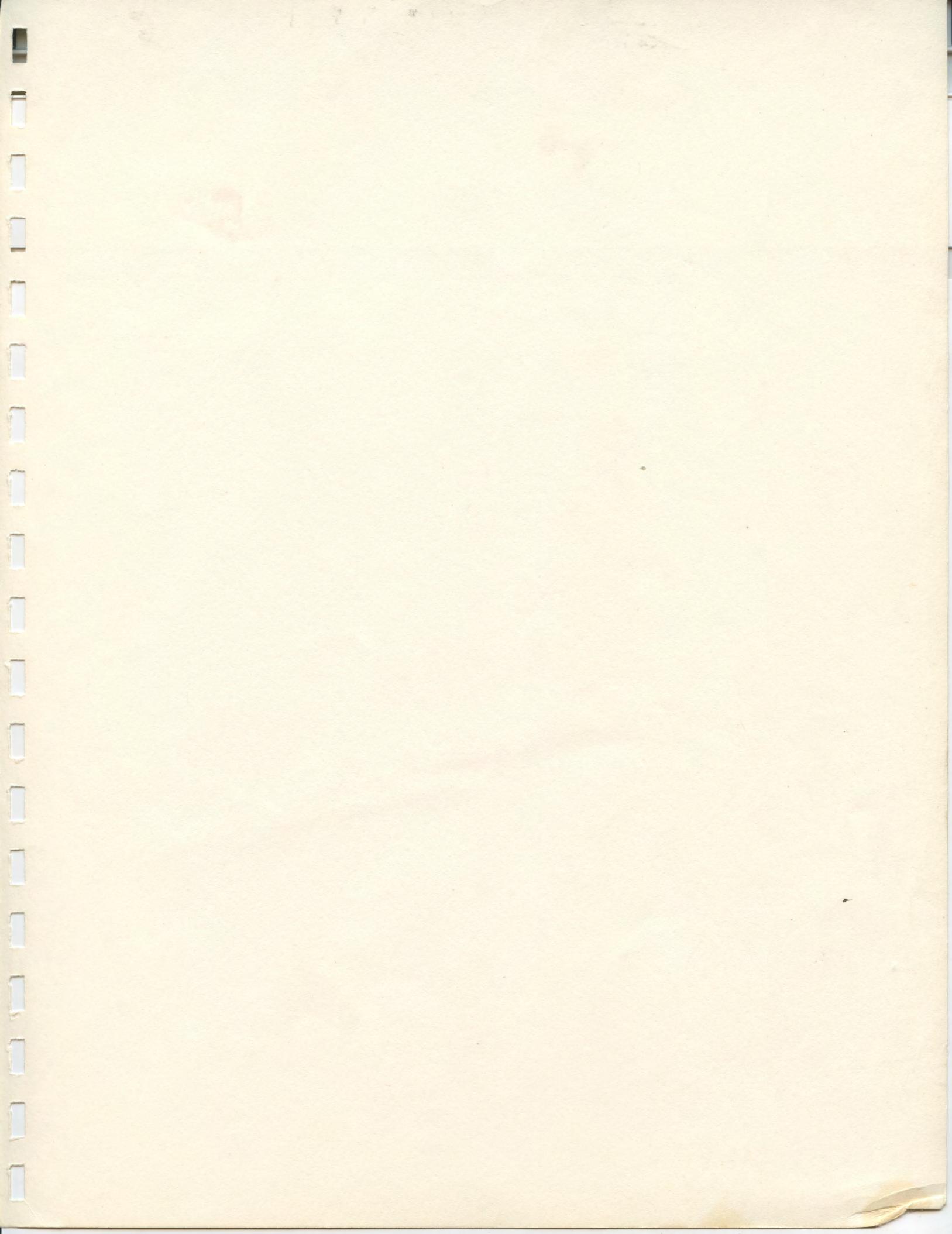
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